

Information to identify the case:

Debtor 1	<u>Zackary M. Pugliese</u>	Social Security number or ITIN	xxx-xx-3260
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-27449-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Zackary M. Pugliese
aka ZACKARY PUGLIESE

8/21/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Zackary M. Pugliese
Debtor

Case No. 19-27449-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 21, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2024:

Recip ID	Recipient Name and Address
db	Zackary M. Pugliese, 3 Sunset Dr, Clementon, NJ 08021-5839
cr	+ Allied First Bank, SB dba Servbank, P.O. Box 340514, Tampa, FL 33694-0514
cr	+ THE MONEY SOURCE INC., PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518565139	+++ Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
518651188	+ Camden County MUA, 1645 Ferry Ave, Camden, NJ 08104-1311
518465610	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVE, SUITE 400, SEATTLE, WA 98121-3132
518620957	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518455556	Samantha Sannazzaro, Tenaglia & Hunt, PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
518455557	Samantha Sannazzaro, Esq., Tenaglia & Hunt, PA, 395 W Passaic St Ste 205, Rochelle Park, NJ 07662-3016
518455558	Sprint co ERC, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
518494299	+ The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518504157	+ The Money Source Inc., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: POCInquiries@BonialPC.com	Aug 21 2024 20:41:00	Bonial & Associates, PO Box 9013, Addison, TX 75001-9013
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 21 2024 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 21 2024 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518555840	+ EDI: ATTWIREBK.COM	Aug 22 2024 00:37:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
519887942	+ Email/Text: BK@servicingdivision.com	Aug 21 2024 20:42:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
519887941	+ Email/Text: BK@servicingdivision.com	Aug 21 2024 20:42:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
518455543	EDI: CAPITALONE.COM	Aug 22 2024 00:37:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
518455539	EDI: CAPITALONE.COM	Aug 22 2024 00:37:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518455540	EDI: CAPITALONE.COM	Aug 22 2024 00:37:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
518455541	EDI: CAPONEAUTO.COM		

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		Aug 22 2024 00:37:00	Capital One Auto Finan, PO Box 259407, Plano, TX 75025-9407
518455542	EDI: CAPONEAUTO.COM		
		Aug 22 2024 00:37:00	Capital One Auto Finance, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
518463211	+ EDI: AISACG.COM		
		Aug 22 2024 00:37:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518504588	+ EDI: AISACG.COM		
		Aug 22 2024 00:37:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518475975	+ EDI: AIS.COM		
		Aug 22 2024 00:37:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518455544	EDI: Q3GTBI		
		Aug 22 2024 00:37:00	Capital One National Associat, c/o The Bureau, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
518455546	EDI: DISCOVER		
		Aug 22 2024 00:37:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850-5316
518465382	EDI: DISCOVER		
		Aug 22 2024 00:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518455545	EDI: DISCOVER		
		Aug 22 2024 00:37:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
518455547	Email/Text: bknotice@ercbpo.com		
		Aug 21 2024 20:42:00	Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
518455552	Email/Text: administrative@foundationfinance.com		
		Aug 21 2024 20:42:00	Foundation Finance Company, Attn: Bankruptcy, PO Box 437, Schofield, WI 54476-0437
518455548	EDI: JEFFERSONCAP.COM		
		Aug 22 2024 00:37:00	Fingerhut Advantage, c/o Jefferson Capital System, PO Box 1999, Saint Cloud, MN 56302-1999
518455549	EDI: AMINFOFP.COM		
		Aug 22 2024 00:37:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
518455550	+ EDI: AMINFOFP.COM		
		Aug 22 2024 00:37:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
518455551	Email/Text: administrative@foundationfinance.com		
		Aug 21 2024 20:42:00	Foundation F, 7802 Meadow Rock Dr, Weston, WI 54476-5262
518455553	EDI: JEFFERSONCAP.COM		
		Aug 22 2024 00:37:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518546583	EDI: JEFFERSONCAP.COM		
		Aug 22 2024 00:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518480585	EDI: AGFINANCE.COM		
		Aug 22 2024 00:37:00	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
518455554	EDI: AGFINANCE.COM		
		Aug 22 2024 00:37:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
518455555	EDI: AGFINANCE.COM		
		Aug 22 2024 00:37:00	Onemain Financial, Attn: Bankruptcy, 601 NW 2nd St # 300, Evansville, IN 47708-1013
518525158	+ EDI: JEFFERSONCAP.COM		
		Aug 22 2024 00:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
520165323	+ Email/Text: BK@servicingdivision.com		
		Aug 21 2024 20:42:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
520165324	+ Email/Text: BK@servicingdivision.com		
		Aug 21 2024 20:42:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034, Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
518455559	EDI: Q3GTBI		
		Aug 22 2024 00:37:00	The Bureaus Inc, 650 Dundee Rd, Northbrook, IL 60062-2747

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518455560	+ Email/Text: BK@servicingdivision.com	Aug 21 2024 20:42:00	The Money Source Inc, 500 S Broad St, Suite 100A, Meriden, CT 06450-6755
518567171	+ Email/Text: BK@servicingdivision.com	Aug 21 2024 20:42:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518560966	+ EDI: AIS.COM	Aug 22 2024 00:37:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518615933	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518455561	*	The Money Source Inc., 500 S Broad St Ste 100A, Meriden, CT 06450-6755

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor THE MONEY SOURCE INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Allied First Bank SB dba Servbank bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Ronald E. Norman	on behalf of Debtor Zackary M. Pugliese rnorman@rnormanlaw.com ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestc ase.com;9070633420@filings.docketbird.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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